Case 06-16707 Doc 1 Filed 12/18/06 Entered 12/18/06 11:46:47 Desc Main 12/18/2006 11:45:16am Page 1 of 35 Document (Official Form 1) (10/06) Bar No#: 6195164 **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS Voluntary Petition **EASTERN DIVISION (CHICAGO)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Myers, Cleveland All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, xxx-xx-3270 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 1022 Richards Street Joliet, IL ZIP CODE ZIP CODE 60433 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor (Form of Organization **Nature of Business** Chapter of Bankruptcy Code Under Which (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Single Asset Real Estate as defined Chapter 15 Petition for Recognition Chapter 9 Individual (includes Joint Debtors) in 11 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. of a Foreign Main Proceeding Chapter 11 Railroad Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Stockbroker of a Foreign Nonmain Proceeding ✓ Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank Nature of Debts (Check one box) entities, check this box and state type Other of entity below.) Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. Tax-Exempt Entity § 101(8) as "incurred by an (Check box, if applicable.) individual primarily for a Debtor is a tax-exempt organization personal, family, or houseunder Title 26 of the United States hold purpose. Code (the Internal Revenue Code) **Chapter 11 Debtors** Filing Fee (Check one box) Check one box: Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Full Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than 2 million. unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY

Case 06-16707 Doc 1 Filed 12/18/06 Entered 12/18/06 11:46:47 Desc Main 8/2006 11:45:16am FORM B1, Page 2 Page 2 of 35 Document (Official Form 1) (10/06) Name of Debtor(s): Cleveland Myers **Voluntary Petition** (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Date Filed: Location Where Filed: Case Number: **Northern District of Illinois** 91-20966 10/3/1991 Location Where Filed: Case Number Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by Exhibit A is attached and made a part of this petition. 11 U.S.C. § 342(b). /s/ Thomas R. Hitchcock 12/18/2006 Thomas R. Hitchcock Date **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. П  $\overline{\mathbf{V}}$ No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the

petition.

<u> </u>	
Ī	Printed Name of Authorized Individual
_	
	Title of Authorized Individual
[	Date

#### Date

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Form B6A (10/05)

In re Cleveland Myers

Case No.	
	(if known)

# **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
1022 Richard Street, Joliet, IL 60433 Debtor's Principal Place of Residence	Fee Simple		\$100,000.00	\$70,500.00

otal: \$100,000

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Form B6B (10/05)

In re Cleveland Myers

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	Х			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	x			
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Household goods and furnishings	-	\$1,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Wearing apparel	-	\$1,000.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	Х			
9. Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	х			

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Form B6B-Cont. (10/05)

In re Cleveland Myers

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

		Continuation Sneet No. 1		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
	1_			

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Form B6B-Cont. (10/05)

In re Cleveland Myers

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

	T			
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Yukon Denali	-	\$6,825.00
26. Boats, motors, and accessories.	х			

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\$8,825.00

Form B6B-Cont. (10/05)

In re	Cleveland	Myers
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Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

		Continuation Sneet No. 3		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
			Щ	

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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Form B6C (10/05)

in re <b>Cieveiana Wyers</b>	In re	Cleveland Myers
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Case No.	
	(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$125,000.
☐ 11 U.S.C. § 522(b)(2) ☑ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1022 Richard Street, Joliet, IL 60433 Debtor's Principal Place of Residence	735 ILCS 5/12-901	\$15,000.00	\$100,000.00
Household goods and furnishings	735 ILCS 5/12-1001(b)	\$1,000.00	\$1,000.00
Wearing apparel	735 ILCS 5/12-1001(a), (e)	\$1,000.00	\$1,000.00
1999 Yukon Denali	735 ILCS 5/12-1001(c)	\$2,400.00	\$6,825.00
		\$19,400.00	\$108,825.00

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Official Form 6D (10/06) In re Cleveland Myers

Case No.	
	(if known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			<u> </u>		•				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
ACCT #: <b>770001553</b>			DATE INCURRED: 07/05/1995 NATURE OF LIEN:						
Citimortgage Inc Po Box 9442 Gaithersburg, MD 20898		-	FHA Real Estate Mortgage COLLATERAL: 1022 Richard Street, Joliet, IL REMARKS:				Notice Only	Notice Only	
			VALUE: <b>\$0.00</b>	-					
ACCT #: 06CH2947			DATE INCURRED: NATURE OF LIEN:						
CitiMortgage, Inc c/o Ira T. Nevel 175 North Franklin - 201 Chicago, IL 60606		-	Principal Balance paid outside the plan COLLATERAL: 1022 Richard Street, Joliet, IL 60433 REMARKS:				\$51,200.00		
			VALUE: \$100,000.00	-					
ACCT #: 06CH2947	T		DATE INCURRED: Various NATURE OF LIEN:						
CitiMortgage, Inc c/o Ira T. Nevel 175 North Franklin - 201 Chicago, IL 60606		-	C	Mortgage arrears COLLATERAL: 1022 Richard Street, Joliet, IL 60433 REMARKS:				\$6,100.00	
			VALUE: \$100,000.00						
ACCT #: 1030310757-1	$\dagger$		DATE INCURRED: NATURE OF LIEN:						
First Midwest Bank Loan Processing Center P,O. Box 9003 Gurnee, IL 60031		-	Principal paid during the Pendancy of the plan COLLATERAL:  1022 Richard Street, Joliet, IL 60433 REMARKS:				\$11,000.00		
			VALUE: \$100,000.00	_					
Subtotal (Total of this Page) > \$68,300.00 \$0.00									
			Total (Use only on last	pac	je) :	>			

Total (Use only on last page) >

(Report also on Summary of

Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

\_continuation sheets attached

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Case No.	
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## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 1030310757-1  First Midwest Bank Loan Processing Center P,O. Box 9003 Gurnee, IL 60031		-	DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: 1022 Richard Street, Joliet, IL 60433 REMARKS:				\$2,200.00	
ACCT #: 103031075700001  First Midwest Bank/na 300 N Hunt Club Rd Gurnee, IL 60031		-	VALUE: \$100,000.00  DATE INCURRED: 11/08/1999 NATURE OF LIEN: Home Equity Line of Credit COLLATERAL: 1022 Richard Street, Joliet, IL REMARKS:				Notice Only	Notice Only
ACCT #: 22414147  Ford Motor Credit P.O Box 64400 Coloardo Springs, CO 80962		-	VALUE: \$0.00  DATE INCURRED: NATURE OF LIEN: Entire balace to be paid inside the plan COLLATERAL: 1999 Yukon Denali REMARKS:				\$6,825.00	
ACCT #: 22414147  Ford Motor Credit Corporation Po Box Box 542000 Omaha, NE 68154		-	VALUE: \$6,825.00  DATE INCURRED: 01/20/2000 NATURE OF LIEN: Automobile COLLATERAL: 1999 Yukon Denali REMARKS:				Notice Only	Notice Only
Sheet no1 of1 continute to Schedule of Creditors Holding Secured Clair		sheet	VALUE: \$0.00 s attached Subtotal (Total of this Total (Use only on last	_	•		\$9,025.00 \$77,325.00	\$0.00 \$0.00

(Report also on Summary of Schedules)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

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Official Form 6E (10/06)

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re Cleveland Myers	Case No.	
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	SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☑ Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

\_\_\_\_continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Administrative allowances CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CREDITOR'S NAME. DATE CLAIM WAS INCURRED **AMOUNT AMOUNT AMOUNT** DISPUTED MAILING ADDRESS AND CONSIDERATION FOR OF **ENTITLED TO** NOT INCLUDING ZIP CODE, CLAIM CLAIM **PRIORITY ENTITLED TO** AND ACCOUNT NUMBER PRIORITY, IF (See instructions above.) ANY ACCT #: DATE INCURRED: 12/08/2006 CONSIDERATION: Hitchcock and Associates, P.C. \$1,626.00 \$1,626.00 \$0.00 **Attorney Fees** 120 South State Street REMARKS: Suite 803 Chicago, Illinois 60603 of continuation sheets Subtotals (Totals of this page) > \$1,626.00 \$1,626.00 \$0.00 Sheet no. attached to Schedule of Creditors Holding Priority Claims Total > \$1,626.00 (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) Totals > \$1,626.00 \$0.00 (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

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Official Form 6F (10/06) In re Cleveland Myers

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. CODEBTOR
BAND, WIFE, JOINT,
OR COMMUNITY AMOUNT OF CREDITOR'S NAME. DATE CLAIM WAS UNLIQUIDATED MAILING ADDRESS **INCURRED AND** CLAIM CONTINGENT DISPUTED INCLUDING ZIP CODE, HUSBAND, WIFE, OR COMMUNI **CONSIDERATION FOR** AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCT #: 0163339019 DATE INCURRED: **Allied Interstate** Collecting for - Sprint PCS **Notice Only Attn: Bankruptcy Department** REMARKS: 3000 Corporate Exchange 5th Floor Columbus, OH 43231 ACCT #: 7012137022923667 DATE INCURRED: 07/31/2001 CONSIDERATION: **American General Finan** Automobile \$500.00 3632 W 95th St REMARKS: Evergreen Park, IL 60805 ACCT #: 452370 DATE INCURRED: 05/2002 Cab Serv (original Creditor:med1glenwood **Medical Bills Notice Only** 60 Barney Dr REMARKS: Joliet, IL 60435 ACCT #: 03 SC 5381 DATE INCURRED CONSIDERATION **Cab Servuces Medical Bills** \$2,720.00 c/o Michael R. Naughton REMARKS: P.O. Box 10 Manhattan, IL 60442 ACCT #: 10842725 DATE INCURRED: 06/28/2006 CONSIDERATION: Calvary Portfolio/collection (original C Collection \$413.00 7 Skyline Drive 3rd Floor REMARKS: Hawthorne, NY 10532 ACCT #: **529115171122** DATE INCURRED: 04/2000 Capital 1 Bk **Credit Card** \$2,400.00 11013 W Broad St REMARKS: Glen Allen, VA 23060 Subtotal > \$6,033.00 Total > (Use only on last page of the completed Schedule F.) 3 continuation sheets attached (Report also on Summary of Schedules and, if applicable, on the

Statistical Summary of Certain Liabilities and Related Data.)

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Case No.		
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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 981287  Cda/pontiac (original Creditor:city Of J 415 E Main Pob 213  Streator, IL 61364		-	DATE INCURRED: 04/2003 CONSIDERATION: Unknown Loan Type REMARKS:				\$70.00
ACCT#: 5178007619011554  First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104		-	DATE INCURRED: 09/12/2006 CONSIDERATION: Credit Card REMARKS:				\$334.00
ACCT #: 3336105 Harvard Collection (original Creditor:hc 4839 N Elston Ave Chicago, IL 60630		-	DATE INCURRED: CONSIDERATION: Collection REMARKS: 08/09/2000				\$53.00
ACCT #: 8002761252  Merchants Cr (original Creditor:cub Food 223 W Jackson St Suite 900 Chicago, IL 60606		-	DATE INCURRED: 10/2000 CONSIDERATION: Collection REMARKS:				\$77.00
ACCT#: 8002761251  Merchants Cr (original Creditor:cub Food 223 W Jackson St Suite 900 Chicago, IL 60606		-	DATE INCURRED: 10/2000 CONSIDERATION: Collection REMARKS:				\$77.00
ACCT #: 8002761253  Merchants Cr (original Creditor:cub Food 223 W Jackson St Suite 900 Chicago, IL 60606		-	DATE INCURRED: 10/2000 CONSIDERATION: Unknown Loan Type REMARKS:				\$25.00
Sheet no1 of3 continuation sh Schedule of Creditors Holding Unsecured Nonpriority (		ns	hed to  (Use only on last page of the completed Soport also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Rel	chedi ble, d	otal ule l on t	l > F.) he	\$636.00

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 6-13-22-3812 Nicor Gas 1844 Ferry Road Naperville, IL 60563		-	DATE INCURRED: 10/2004 CONSIDERATION: Utility Bills REMARKS:				\$3,450.00
ACCT #: 3317715  Pellettieri (original Creditor:med102 991 Oak Creek Dr Lombard, IL 60148		-	DATE INCURRED: CONSIDERATION: Medical Bills REMARKS:  07/2006				\$198.00
ACCT#: 05 SC 2608  Personal Finance c/o Thomas J. Gilbert 81 North Chicago Street Suite 204 Joliet, IL 60432		-	DATE INCURRED: CONSIDERATION: Personal Unsecured Loan REMARKS:				\$2,631.89
ACCT #: P23322305801  Personal Finance Co 1020 W Jefferson St Joliet, IL 60435		-	DATE INCURRED: 05/10/2004 CONSIDERATION: Unsecured Personal Loan REMARKS:				Notice Only
ACCT#: 4094630014853967  Prairie Trail Credit U 2350 W Mcdonough St Joliet, IL 60436		-	DATE INCURRED: 02/12/1996 CONSIDERATION: Credit Card REMARKS:				Notice Only
ACCT #: 05 AR  Prairie Trail Credit Union c/o Steven Plato Troy 5 East Van Buren Street Ste 306 Joliet, IL 60432		-	DATE INCURRED: CONSIDERATION: Certification of Judgement Balance REMARKS:				\$6,133.80
Sheet no. 2 of 3 continuation sh Schedule of Creditors Holding Unsecured Nonpriority (		าร	hed to  (Use only on last page of the completed S port also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Re	chedi ble, d	ota ule l on t	l > F.) he	\$12,413.69

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Official Form 6F (10/06) - Cont. In re Cleveland Myers

Case No.		
·	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMINITY		FNECKIENCO	UNI IQUIDATED	THI GOLD		AMOUNT OF CLAIM
ACCT #: 5830165  Profess Acct (original Creditor:tcf Bank 2040 W Wisconsin A Milwaukee, WI 53233		-	DATE INCURRED: 05/2006 CONSIDERATION: Collection REMARKS:					\$169.00
ACCT#: 1314086  ProfessnI Acct Mgmt In (original Credito 2040 W Wisconsin Ave Apt Milwaukee, WI 53233		-	DATE INCURRED: 09/22/2000 CONSIDERATION: Collection REMARKS:					\$139.00
ACCT #: 463600222  T-Mobile Attn: Bankruptcy Department P.O. Box 742596 Cincinnati, OH 45274-2596		-	DATE INCURRED: CONSIDERATION: Cell Phone Bill REMARKS:					\$433.49
ACCT #: 3HH42769 The Neighborhood Built by MCI P.O. Box 17890 Denver, CO 80217		-	DATE INCURRED: CONSIDERATION: Utility Bills REMARKS:					\$614.87
ACCT #: AMER-GEN 22923667  Zenith Acquisitions c/o American General Finance P.O. Box 850 Amherst, NY 14226		-	DATE INCURRED: CONSIDERATION: Credit Account REMARKS:					\$3,224.62
Sheet no3 of3 continuation sheets attached to Subtotal >  Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					\$4,580.98 \$23,663.67			

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Form B6G (10/05)

In re Cleveland Myers

Case No.		

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112: Fed.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Maurice Baker 022 Richard Street oliet, IL 60433	\$350 per month Contract to be ASSUMED

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Form B6H (10/05)

In re Cleveland Myers

Case No.	
	(if known)

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Official Form 6I (10/06)

In re Cleveland Myers

Case No.	
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	s: Dependents of Debtor and Spouse			
Single	Relationship: Son lives w/mom Age: 12	Relationship:		Age:
Employment	Debtor (# of additional employers: 1)	Spouse		
Occupation Name of Employer How Long Employed Address of Employer	Custodian Joliet Twp H.S. District 204 21 years 201 East Jefferson Joliet, IL 60432	Opouse		
<ol> <li>Monthly gross wages</li> <li>Estimate monthly over</li> </ol>	verage or projected monthly income at time case file , salary, and commissions (Prorate if not paid monthly) ertime	ed)	<b>DEBTOR</b> \$4,256.00 \$0.00	<u>SPOUSE</u>
3. SUBTOTAL			\$4,256.00	
b. Social Security Tax c. Medicare d. Insurance e. Union dues f. Retirement g. Other (Specify) i. Other (Specify) j. Other (Specify) k. Other (Specify) k. Other (Specify) SUBTOTAL OF PAYI	des social security tax if b. is zero) Child Support ROLL DEDUCTIONS	iled stmt)	\$755.48 \$268.69 \$62.84 \$200.51 \$0.00 \$0.00 \$522.50 \$0.00 \$0.00 \$0.00 \$1,810.02 \$2,445.98	
<ul><li>8. Income from real prog</li><li>9. Interest and dividend</li><li>10. Alimony, maintenanc that of dependents lis</li></ul>	perty s e or support payments payable to the debtor for the debto		\$0.00 \$350.00 \$0.00 \$0.00	
12. Pension or retiremen 13. Other monthly income a. State of Illinois b. c.			\$0.00 \$0.00 \$538.38 \$0.00 \$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH 13		\$888.38	
15. AVERAGE MONTHL	Y INCOME (Add amounts shown on lines 6 and 14)		\$3,334.36	
	GE MONTHLY INCOME: (Combine column totals from lin btor repeat total reported on line 15)  (Report :		\$3,33 rv of Schedules ar	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

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Official Form 6I (10/06)

In re Cleveland Myers

Case No.	
_	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Continuation Sheet No. 1

# **Additional Employment**

Employment	Debtor	Spouse
Occupation	Caretaker	
Name of Employer How Long Employed	State of Illinois Dept of Human Resources	
Address of Employer	Jefferson Street Joliet, IL	
Employment	Debtor	Spouse
Occupation		
Name of Employer How Long Employed		
Address of Employer		

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Official Form 6J (10/06)

IN RE: Cleveland Myers CASE NO

CHAPTER 13

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at tin payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	ne case filed. Prorate any
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."	hedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included?	\$683.19
Utilities: a. Electricity and heating fuel     b. Water and sewer     c. Telephone     d. Other:	\$370.17 \$55.00 \$69.00
3. Home maintenance (repairs and upkeep)  4. Food  5. Clothing  6. Laundry and dry cleaning  7. Medical and dental expenses  8. Transportation (not including car payments)  9. Recreation, clubs and entertainment, newspapers, magazines, etc.  10. Charitable contributions	\$63.00 \$400.00 \$45.00 \$25.00 \$255.00 \$350.00
<ul> <li>11. Insurance (not deducted from wages or included in home mortgage payments)</li> <li>a. Homeowner's or renter's</li> <li>b. Life</li> <li>c. Health</li> <li>d. Auto</li> <li>e. Other:</li> </ul>	\$99.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
<ul> <li>14. Alimony, maintenance, and support paid to others:</li> <li>15. Payments for support of add'l dependents not living at your home:</li> <li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li> <li>17.a. Other:</li> <li>17.b. Other:</li> </ul>	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$2,414.36
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document: <b>None.</b>	g the filing of this
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$3,334.36 \$2,414.36 \$920.00

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Official Form 6 - Summary (10/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Cleveland Myers CASE NO

CHAPTER 13

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$100,000.00		
B - Personal Property	Yes	4	\$8,825.00		
C - Property Claimed as Exempt	Yes	1		1	
D - Creditors Holding Secured Claims	Yes	2		\$77,325.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$1,626.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$23,663.67	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$3,334.36
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,414.36
	TOTAL	19	\$108,825.00	\$102,614.67	

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Official Form 6 - Statistical Summary (10/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Cleveland Myers CASE NO

CHAPTER 13

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$3,334.36
Average Expenses (from Schedule J, Line 18)	\$2,414.36
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$888.38

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$1,626.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
Total from Schedule F		\$23,663.67
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$23,663.67

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Official Form 6 - Declaration (10/06) In re Cleveland Myers

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have	e read the foregoing summary and schedules, consisting of	21
sheets, and that they are true and correct to the l		on summary page as attached plus 2.)
Date 12/18/2006	Signature /s/ Cleveland Myers Cleveland Myers	
Date	Signature	
	Ilf joint case, both spouses must sign.	

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Official Form 7

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

(10/05)

In re: Cleveland Myers Case No.

				(if known)		
		STATEMENT OF FINAN	ICIAL AFFAIRS			
	1. Income from emple	oyment or operation of business				
None						
	AMOUNT \$53,458.00	SOURCE 2005 Joliet Township High School and Re	ental and State of Illinois			
	Ψ55,456.00	2003 Johnet Township ringh School and Ne	That and State of Infinois			
None	State the amount of income two years immediately preciseparately. (Married debtor	from employment or operation of busing received by the debtor other than from employment eding the commencement of this case. Give partices filing under chapter 12 or chapter 13 must state parated and a joint petition is not filed.)	ent, trade, profession, or oper culars. If a joint petition is file	ed, state income for each spouse		
	3. Payments to credit	ors				
	-	Complete a. or b., as appropriate, and c.				
a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)						
None	preceding the commencem \$5,000. (Married debtors fi	not primarily consumer debts: List each payment ent of the case if the aggregate value of all properling under chapter 12 or chapter 13 must include p nless the spouses are separated and a joint petitic	ty that constitutes or is affect ayments and other transfers	ed by such transfer is not less than		
None	c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors					
	4. Suits and administ	rative proceedings, executions, garnis	hments and attachme	nts		
a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of the bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whet not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)						
	CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION		

03 SC 5581 **Small Claims Cicruit Court of Will Pending Cab Services Cab Servuces** County

Vs. c/o Michael R. Naughton **Cleveland Myers** P.O. Box 10

Manhattan, IL 60442

05SC 2608 **Small Claims Circuit Court of Will Pending Personal Finance** Complaint County

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Official Form 7 - Cont. (10/05)

# Document Page 27 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Cleveland Myers	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

vs **Personal Finance Cleveland Myers** c/o Thomas J. Gilbert 81 North Chicago Street Suite 204 Joliet, IL 60432

**Circuit Court of Will** 06 CH 2947 **Foreclosure Pending** County Citimortgage CitiMortgage, Inc

c/o Ira T. Nevel 175 North Franklin -**Cleveland Myerss** 

201

Chicago, IL 60606

05 AR 634 **Certification of Circuit Court of Will Pending Prairie Trail Credit Union Judgement Balance** County

**Prairie Trail Credit Cleveland Myers** 

Union

c/o Steven Plato Troy 5 East Van Buren Street Ste 306 Joliet, IL 60432

None  $\square$ 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None  $\square$ 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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Official Form 7 - Cont. (10/05)

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Cleveland Myers	Case No.	
		(if	known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

9. Payments related to debt counseling or bankruptcy
List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement
of this case.

DATE OF PAYMENT,

NAME OF PAYER IF AMOUNT OF MONEY OR DESCRIPTION

NAME AND ADDRESS OF PAYEE AND VALUE OF PROPERTY OTHER THAN DEBTOR 12/08/2006 \$874.00

Hitchcock and Associates, P.C. 120 South State Street Suite 803

Chicago, Illinois 60603

12/15/06 \$50.00

**Green Path Debt Solutions** 38505 Country Club Drive

Suite 210

Farmington Hills MI 48331-3429

#### 10. Other transfers

None  $\overline{\mathbf{V}}$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 $\overline{\mathbf{V}}$ 

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

 $\square$ 

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

 $\square$ 

List all property owned by another person that the debtor holds or controls.

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In re: Cleveland Myers

Case No.	
	(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

N	ı	_	n	,

#### 15. Prior address of debtor

 $\overline{\mathbf{V}}$ 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

# 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

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# Document Page 30 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Cleveland	Myers
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Case No.	
	(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 4
None	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.
	(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
	19. Books, records and financial statements
None	a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
None	b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
	20. Inventories
None  V	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
None	21. Current Partners, Officers, Directors and Shareholders  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re: Cleveland Myers Case No. (if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

None

✓

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

#### 23. Withdrawals from a partnership or distributions by a corporation

None

✓

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

#### 24. Tax Consolidation Group

None

✓

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

#### 25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re: Cleveland Myers

Case No.	
	(if known)

# STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 6

I declare under penalty of perjury that I have read the answe	ers contained in th	e foregoing statement of financial affairs and any
Date 12/18/2006	Signature of Debtor	/s/ Cleveland Myers Cleveland Myers
Date	Signature of Joint Debtor (if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

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# Document Page 33 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Cleveland Myers

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### **Chapter 7:** Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE: Cleveland Myers

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are guite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of Compliance with § 342(b) of the Bankruntcy Code

Certificate of Compilation with 3 042(b) of the Banki aptoy Code				
, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice				

#### Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Cleveland Myers	X /s/ Cleveland Myers	12/18/2006	
_	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	x		
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Cleveland Myers CASE NO

CHAPTER 13

	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR				
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
For legal services, I have agreed to accept:			\$2,500.00		
Prior to the filing of this statement I have receive		ed:	<u>\$874.00</u>		
	Balance Due:		<u>\$1,626.00</u>		
2.	The source of the compensation paid to me wa	s:			
	✓ Debtor ☐ Other (s	specify)			
3.	The source of compensation to be paid to me is	s:			
	☑ Debtor ☐ Other (s)	specify)			
4.	I have not agreed to share the above-discl associates of my law firm.	osed compensation with any other pe	erson unless they are members and		
	☐ I have agreed to share the above-disclose associates of my law firm. A copy of the accompensation, is attached.				
5.	<ul> <li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:</li> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> </ul>				
6.	By agreement with the debtor(s), the above-dis	closed fee does not include the follow	ving services:		
CERTIFICATION					
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.				
	12/18/2006 /s/ Thomas R. Hitchcock				
	Date	Thomas R. Hitchcock Hitchcock and Associates, P.C. 120 South State Street Suite 803 Chicago, Illinois 60603 Phone: (312) 551-6400 / Fax: (3	Bar No. 6195164 12) 551-6401		